



Commission on the Deaf and Hard of Hearing

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House 5742

The Health, Education, Welfare Committee

State House – Room 135

April 14, 2005

RI CDHH's Assessment: Very Beneficial

RICDHH's Position: Recommend Passage

RI CDHH's Rationale: Reduce financial hardship on people who need the hearing aid(s).

Facts:

- 1) Blue Cross, United, and Travelers cover wheelchairs and parts as well as the replacements as needed. Often, they covered between 80% and 100% of costs.
- 2) Blue Cross, United, and other insurances typically cover the prosthesis (artificial devices for missing part of body) as much as 100% of the costs as well as replacement costs.
- 3) Blue Cross, United, and other insurances typically cover the cochlear implant surgery and follow ups that are in the area of \$50,000 to \$70,000.
- 4) All wheelchairs, walkers, prosthesis, etc. are part of the "Durable Medical Equipment" program under common insurance providers. Why can't the hearing aid be part of this program?

It is already financial hardship for anyone who really needs one or two hearing aids. In this bill, HB 5742, "20% of the cost of or \$400 whichever is smaller" is amended. The RI CDHH wholeheartedly supports this because it is a fair compromise between the insurance companies and the audio-disadvantaged population. It is not fair for anyone who has the hearing challenge has to pay ALL of the costs.

We found it ironically that most of the same insurance companies are willing to pay for the full cost of cochlear implants up to the total of \$60,000 each patient PLUS follow up costs but they would not be willing to cover the partial cost of hearing aids.

In conclusion, on behalf of the Rhode Island Commission on the Deaf and Hard of Hearing, we fully support this bill.

Once again, I want to thank you for giving me an opportunity to share our concerns with you and I strongly encourage you to take serious consideration. For some reason, if more research is needed on this issue, please do not hesitate to contact me for more resources that would help you to make a better decision. I can be reached by e-mail, SFLORIO@CDHH.RI.GOV.

Honorably Submitted by:

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